

B18W (Form 18W)(08/07)

**United States Bankruptcy Court**  
Eastern District of Virginia  
701 East Broad Street  
Richmond, VA 23219

**Case Number** 04-39983-DOT  
**Chapter** 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Julius N. Hicks  
4016 Deanwood Drive  
Richmond, VA 23237

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-4665

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

**DISCHARGE OF DEBTOR AFTER COMPLETION  
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: April 24, 2009

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE**

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# Certificate of Service Page 3 of 8

## CERTIFICATE OF NOTICE

District/off: 0422-7  
Case: 04-39983

User: alleyk  
Form ID: Bl8W

Page 1 of 1  
Total Served: 25

Date Rcvd: Apr 24, 2009

The following entities were served by first class mail on Apr 26, 2009.

db +Julius N. Hicks, 4016 Deanwood Drive, Richmond, VA 23237-1446  
7004242 +Bon Secours Richmond Community Hosp, c/o Greer P. Jackson, Jr., 8550 Mayland Drive,  
Richmond, Va 23294-4700  
6479804 +Cambece Law Office, Re: First Union, 8 Bourbon Street, Peabody, MA 01960-7481  
6479807 +Commonwealth of Virginia, Dept of Tax/ Legal Unit, P.O. Box 2156, Richmond, VA 23218-2156  
6479810 +Janice Popo, Re: Bankruptcy, 41 Sunnyside Ter, East Orange, NJ 07018-2375  
6584792 Jefferson Capital Systems, LLC, POB 23051, Columbus, GA 31902-3051  
6479813 Motor Vehicle Commission, Re: Bankruptcy, P.O. Box 009, Trenton, NJ 08666-0009  
6479816 +NCO Financial, Re: Public Services, 1804 Washington Blvd, Dept.600,  
Baltimore, MD 21230-1700  
6479814 +Nathaniel Hicks, Re: Bankruptcy, 4016 Deanwood Drive, Richmond, VA 23237-1446  
6479815 +Nathaniel Hicks, 4016 Deanwood Drive, Richmond, VA 23237-1446  
6648694 +New Century Financial Services, Inc., Pressler and Pressler, 16 Wing Drive,  
Cedar Knolls, NJ 07927-1017  
6479803 +Office of the US Trustee, 600 East Main Street, Suite 301, Richmond, VA 23219-2430  
7698915 +Pressler & Pressler, Re: State of New Jersey, 16 Wing Drive, Cedar Knolls, NJ 07927-1007  
6479817 +Richmond Community Hospital, Attn: Bankruptcy Department, P.O. Box 27184,  
Richmond, VA 23261-7184  
6479818 +Spiegel, FCNB Processing Center, P.O. Box 2210, Portland, OR 97015  
7698916 State of New Jersey Workers Co, Department of Labor, P.O. Box 381, Trenton, NJ 08625-0381  
6479938 +U S Attorney's Office, Main Street Center 18th Floor, 600 E. Main Street,  
Richmond, VA 23219-2416  
6551909 Virginia Department of Taxation, P.O. Box 2156, Richmond, VA 23218-2156

The following entities were served by electronic transmission on Apr 25, 2009.

6479806 EDI: CBCSI.COM Apr 25 2009 01:03:00 CBCS, RE: Richmond Community Hosp., P.O. Box 69,  
Columbus, OH 43216-0069  
6479805 +EDI: CAPITALONE.COM Apr 25 2009 01:03:00 Capital One, Re: Bankruptcy, P.O. Box 85015,  
Richmond, VA 23285-5015  
6538782 EDI: IRS.COM Apr 25 2009 01:03:00 Internal Revenue Service, P.O. Box 10025, Stop Room 898,  
Richmond, VA 23240  
6479809 EDI: IRS.COM Apr 25 2009 01:03:00 Internal Revenue Service, 400 N Eighth St Rm 898,  
P.O. Box 10025, Richmond, VA 23240  
6479811 EDI: BANKAMER.COM Apr 25 2009 01:03:00 MBNA America, Attn: Bankruptcy Dept,  
P.O. Box 15026, Wilmington, DE 19850-5026  
6479812 +EDI: MID8.COM Apr 25 2009 01:03:00 Midland Credit Management, Re: Speigel,  
P.O. Box 939019, San Diego, CA 92193-9019  
6479808 EDI: FUNB.COM Apr 25 2009 01:03:00 First Union, Attn: Bankruptcy, P.O. Box 563966,  
Charlotte, NC 28256

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

7004246\* +Bon Secours Richmond Community Hosp, c/o Greer P. Jackson, Jr., 8550 Mayland Drive,  
Richmond, Va 23294-4700

TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 26, 2009

Signature:

